

USE OF AN INTERMEDIARY TO SECURELY PROVIDE CUSTOMER INFORMATION TO THIRD PARTY INTERNET MERCHANTS

Abstract of the Disclosure

5 The present invention provides a system and associated methods in which an
information service serves as an intermediary for storing and providing customer
information, such as payment and shipping information, to third party Internet
merchants. In a preferred embodiment, the information service solicits customer
information from customers and associates the customer information with a user ID and
10 a password. The information service stores the customer information and associated
user ID and password in a database accessible to an information service server
computer. An Internet merchant sets up a merchant web site through which it solicits
customers to make purchases. In conjunction with displaying an option to make a
purchase on a web page, the merchant provides an option to use the information service
15 to supply payment and/or shipping information. If the customer chooses to use the
information service, the information service authenticates the customer and provides the
customer information (preferably in encrypted form) to the merchant. Transfers of the
customer information may alternatively be initiated by the user during browsing of the
information service web site. The merchants may optionally report information about
20 the customer's purchases back to information service, which may incorporate the
information into a history page that is accessible to the customer. The information
service may also use the aggregated purchase history data to generate an "interests"
profile for the customer, which may be disseminated to the merchants and used to
customize their web sites.

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